

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL W. PARKER  
SHERRI E. PARKER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-21674

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/03/2016 and confirmed on 9/30/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		134,760.46
Less Refunds to Debtor	1,483.81	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>133,276.65</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,900.00	
Trustee Fee	6,635.77	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>11,535.77</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DEUTSCHE BANK NATIONAL TRUST CO -	0.00	72,780.49	0.00	72,780.49
	Acct: 3156				
	DEUTSCHE BANK NATIONAL TRUST CO -	0.00	0.00	0.00	0.00
	Acct: 3156				
	DEUTSCHE BANK NATIONAL TRUST CO -	16,165.73	16,165.73	0.00	16,165.73
	Acct: 3156				
	PRA RECEIVABLES MANAGEMENT LLC - ,	23,312.01	23,312.01	3,169.83	26,481.84
	Acct: 3562				
					115,428.06

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL W. PARKER	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL W. PARKER	1,483.81	1,483.81	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,000.00	1,000.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	500.00	500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX8/21				
	PEOPLES NATURAL GAS CO LLC*	0.00	2,388.33	0.00	2,388.33
	Acct: 8778				
					2,388.33

Unsecured					
	AMERICREDIT FINANCIAL SVCS INC DBA	6,264.98	1,436.25	0.00	1,436.25
	Acct: 0001				
	CAPITAL ONE BANK (USA) NA BY AMERIC	952.76	218.42	0.00	218.42
	Acct: 5915				
	CAVALRY PORTFOLIO SERVICES LLC(*)	0.00	0.00	0.00	0.00
	Acct: 1676				
	QUANTUM3 GROUP LLC AGNT - COMENI	455.22	104.36	0.00	104.36

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7256				
	QUANTUM3 GROUP LLC - AGENT COMEN	2,712.56	621.85	0.00	621.85
	Acct: 7654				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 0346				
	ESCALLATE LLC++	0.00	0.00	0.00	0.00
	Acct: 5773				
	ESCALLATE LLC++	0.00	0.00	0.00	0.00
	Acct: 2663				
	FAMILY PRACTICE MED ASSOC SOUTH	0.00	0.00	0.00	0.00
	Acct: 9986				
	JEFFERSON HOSPITAL++	0.00	0.00	0.00	0.00
	Acct: 0200				
	JEFFERSON HOSPITAL++	0.00	0.00	0.00	0.00
	Acct: 0400				
	CAPITAL ONE NA**	1,965.73	450.64	0.00	450.64
	Acct: 6960				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 7459				
	PA AMERICAN WATER(*) AKA AMERICAN	0.00	0.00	0.00	0.00
	Acct: 0640				
	PEOPLES NATURAL GAS CO LLC*	1,511.86	346.59	0.00	346.59
	Acct: 2519				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,807.07	414.27	0.00	414.27
	Acct: 1220				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 8752				
	MIDLAND FUNDING LLC	1,448.68	332.11	0.00	332.11
	Acct: 5898				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 3662				
					3,924.49
TOTAL PAID TO CREDITORS					
					121,740.88
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	39,477.74				
UNSECURED	17,118.86				

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmeccf@chapter13trusteewdpa.com

IN RE:

MICHAEL W. PARKER  
SHERRI E. PARKER  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-21674

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Michael W. Parker  
Sherri E. Parker  
Debtors

Case No. 16-21674-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Sep 27, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael W. Parker, Sherri E. Parker, 534 Oak Avenue, Elizabeth, PA 15037-1634
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14282671	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14304707	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14236612	Escallate, LLC, P.O. Box 645425, Cincinnati, OH 45264-5425
14236611	Escallate, LLC, P.O. Box 630906, Cincinnati, OH 45263-0906
14236613	Family Practice Medical Associates South, 1200 Brooks Lane #290, Jefferson Hills, PA 15025-3765
14236615	+ Jefferson Hospital, P.O. Box 643054, Pittsburgh, PA 15264-3054
14236619	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14236620	People's Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14300953	+ Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14224176	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
14236625	+ United Collection Bureau, Inc., P.O. Box 140190, Toledo, OH 43614-0190

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:38	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14224175	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14227844	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 27 2021 23:24:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14236607	Email/Text: bankruptcy@cavps.com	Sep 27 2021 23:25:00	Cavalry Portfolio, 4050 E. Cotton Center, Suite 20, Phoenix, AZ 85040
14236606	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 27 2021 23:39:48	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14233336	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 27 2021 23:39:24	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14236608	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2021 23:24:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
14236609	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2021 23:24:00	Comenity-HSN, PO Box 659707, San Antonio, TX 78265-9707
14236610	Email/Text: bankruptcy_notifications@ccsusa.com	Sep 27 2021 23:25:00	Credit Collection Services, PO Box 55126, Boston, MA 02205-5126
14236614	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 27 2021 23:24:00	GM Financial, 4001 Embarcadero, Arlington, TX 76014-4106
14236617	+ Email/Text: PBNCNotifications@perituservices.com	Sep 27 2021 23:24:00	Kohl's Payment Center, P.O. Box 2983,

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 33

14274868	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	Milwaukee, WI 53201-2983 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14236618	+ Email/PDF: cbp@onemainfinancial.com	Sep 27 2021 23:39:20	One Main Financial, PO Box 70911, Charlotte, NC 28272-0911
14706711	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:26	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14300893	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14243440	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14241889	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14236623	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	State Collection Service Inc., PO Box 6250, Madison, WI 53716
14236621	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2021 23:39:40	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14236624	Email/PDF: gecsed@recoverycorp.com	Sep 27 2021 23:39:34	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Indenture
cr		Select Portfolio Servicing, Inc.
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14236605	*	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14236062	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14236616	*+	Jefferson Hospital, P.O. Box 643054, Pittsburgh, PA 15264-3054
14236622	*	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

District/off: 0315-2

User: jhel

Page 3 of 3

Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 33

**Name** **Email Address**

Brian Nicholas

on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-2 Asset Backed Notes bnicholas@kmllawgroup.com

Christopher M. Frye

on behalf of Joint Debtor Sherri E. Parker chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530  
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Michael W. Parker chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530  
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-2 Asset Backed Notes mmiksich@kmllawgroup.com

Matthew Christian Waldt

on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

**TOTAL: 8**